Serial No. 09/922.106

REMARKS

In the Office Action mailed January 9, 2007 the Examiner noted that claims 1 and 27-31

were pending, that claims 32-62 have been withdrawn from consideration and rejected claims 1

and 27-31. Claim 1 has been amended, new claim 63 has been added and, thus, in view of the forgoing claims 1, 27-31 and 63 remain pending for reconsideration which is requested. No new

matter has been added. The Examiner's rejections are traversed below.

On page 2 of the Office Action, the Examiner rejected claims 1 and 27-31 under 35

U.S.C. § 102 as anticipated by US Patent 6,343,279. The present application is a continuation

of US Patent 6,343,279 and, thus it is the parent patent to the present application. As a result,

6,343,279 is not prior art to this application. Withdrawal of the rejection is requested.

New claim 63 emphasizes the control of money card transitions within an organization.

Nothing in the prior art teaches or suggests such. It is submitted that the new claim, which is

different and not narrower than prior filed claims, distinguishes over the prior art.

It is submitted that the are not taught, disclosed or suggested by the prior art. The claims

are therefore in a condition suitable for allowance. An early Notice of Allowance is requested.

If any further fees, other than and except for the issue fee, are necessary with respect to this paper, the U.S.P.T.O. is requested to obtain the same from deposit account number 19-

3935.

Respectfully submitted,

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Date: /April 6, 2007/

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